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**EFFECTIVE**

October 27, 2011.

**Subject(s)**

1. Bridge card replacement cost.
2. The Work Number.
3. DHS 2240, Change Report Form.
4. Bridge card issuance.

**1) BRIDGE CARD  
REPLACEMENT  
COST****BAM 401E****FIP, SDA and FAP**

Clients may receive only one free replacement Bridge card during their lifetime. The same is true for protective payees and authorized representatives (AR).

Clients' available benefits will be reduced to cover the cost of all subsequent replacement cards with no exceptions granted. The benefit reduction will vary based on whether the card is replaced by the EBT vendor (\$3.02) or by the local office (\$3.72).

**Example:** Sally has an AR, named Sam. Sam loses his card and receives the one free replacement AR card. If Sam loses the replacement card or Sally changes her AR, her available benefits will be reduced for any future AR cards. However, Sally is still eligible to receive one free replacement card for herself.

The reduction in the client's available benefits will automatically be reduced by the EBT vendor.

*Reason:* Fraud prevention and cost savings measure.

Communication Plan: What's New.

**2) WORK NUMBER****BAM 105, 200, 210; BEM 501****All Types of Assistance**

Use automated system matches (such as Consolidated Inquiry, SOLQ, etc.) available to the department to verify income. The Work Number is **not** an automated system match which must be checked

at application, redetermination, semi-annual or mid-certification. The client has primary responsibility for obtaining verification. However, if for example, verification of income is not available because the employer uses the Work Number and won't provide the employment information, it is appropriate to use the Work Number.

Do not deny or terminate assistance because an employer or other source refuses to verify income.

*Reason:* Time and cost savings.

Communication Plan: What's New.

### 3) DHS-2240, CHANGE REPORT FORM

#### BAM 105

#### All Types of Assistance

You must give or send the client a DHS-2240, Change Report Form:

- At application (Bridges automatically sends at certification).
- At redetermination (Bridges automatically sends at certification).
- Whenever you determine the need for the client to have the form.
- Upon the client's request.
- Whenever a DHS-2240 is returned.

*Reason:* Clarification

Communication Plan: What's New

### 4) BRIDGE CARD ISSUANCE

#### BAM 401E

**FIP, SDA and FAP**

Electronic Benefit Transfer (EBT) allows clients who receive cash (FIP, SDA etc.), and food (FAP) to receive their benefits using debit card technology. Benefits are deposited electronically into a cash and/or food account. Clients access their benefits by using their personal identification number (PIN), along with their Bridge card.

**Head of Household**

The EBT vendor, Affiliated Computer Services (ACS), issues Bridge cards to the program head of household, unless there is a third-party payee/protective payee for the cash program. The Bridge card is then issued to both the head of household and the third-party/protective payee. Bridge cards are automatically mailed by ACS for:

- Head of household changes.
- New case openings when a Bridge card has not previously been issued for the same recipient identification (ID) number.

**Note:** If a Bridge card has previously been issued for the head of household's recipient ID number and the client no longer has the card, the client must contact ACS to request a replacement card or a local office over-the-counter (OTC) card can be issued.

Clients will receive the Bridge cards and card mailer with basic information within two to five days after case opening. The, How to Use Your Michigan Bridge Card, pamphlet will be sent to clients with their initial Bridge cards.

Bridge cards will be mailed to the local fiscal office for clients who are using the county/district office as their mailing address.

FAP clients must have their Bridge card and access to their benefits to meet the standard of promptness. FAP benefits are not available to the client until the day after the benefits are authorized.

**Head of Household  
Changes**

If the head of household on a case changes, existing benefits in the account do not transfer to the new head of household's Bridge card. The previous head of household retains access to the benefits in the account. Any subsequent benefits will be added to the new head of household's Bridge card.

**FS Authorized  
Representative**

The FS Authorized Representative (FSAR) is chosen by the client and can only access the FAP account. Entering the FSAR's name in Bridges will automatically generate a Bridge card.

The FSAR's Bridge card is mailed to the client's address. It contains the head of household's and FSAR's names. The FSAR is identified with "ARFS" following the name on the card. It is the client's responsibility to give the Bridge card and the PIN to the FSAR.

Bridge cards are not issued to the head of household's spouse unless the spouse is designated as the FSAR.

Clients who no longer want their FSAR to have access to their FAP benefits may contact ACS and request them to deactivate or "status" the FSAR's card; thus ending the FSAR's access to benefits immediately. Once a card is deactivated it cannot be reactivated, even if the same person is requested again as the FSAR.

Changing the AR in Bridges will deactivate the FSAR's card, however, not immediately. Advise a client who contacts DHS first, to also contact ACS to deactivate the FSAR's card.

If a client wants to change the FSAR and the person is not listed in the current DHS-1171, Assistance Application, then a DHS-247, EBT Food Stamp Authorized Representative, must be completed; see BAM 110 Authorized Representative.

If the FSAR performs fraudulent activity involving a client's account, lost or stolen benefits are not replaced. If the fraudulent activity was done with the client's knowledge, it may result in criminal charges against the client and/or the client's benefits may be reduced.

**Third-Party Payee/  
Protective Payee**

Third-party payee/protective payees on cash assistance cases are issued a Bridge card and can only access the client's cash benefit account. The Bridge card is mailed to the third-party/protective payee's address on Bridges and will contain only the third-party/protective payee's name. When there is a third-party/protective payee, the client cannot access the cash account. Clients with a third-party/protective payee still have access to the FAP account.

If a group has both an FSAR and a third-party/protective payee, it may be the same person or different people. If it is the same person, that person will receive two Bridge cards, one to access the FAP account and the other to access the cash benefits; see BAM 420, Third-Party Payee, for more information.

**Cash Protective  
Payee Changes**

The following explains who can access the cash account when there is a change to the third-party/protective payee:

If the third-party/protective payee changes, the new third-party/protective payee will be able to access any existing benefits in the cash account with their new Bridge card.

If the third-party/protective payee is deleted in Bridges, the third-party/protective payee will no longer have access to any benefits. Access will revert to the head of household who will have access to all the benefits in the cash account.

**Local Office Issued  
Bridge Card**

Local office OTC-issued Bridge cards are permanent cards and do not have the client's name printed on them. To issue an OTC card, give the fiscal office a copy of the Case-Search/Summary screen (circle the head of household's name) with instructions to issue the card. Never give OTC Bridge cards that belong to the head of household to the FSAR.

**FSAR Bridge Card**

It is not advised to issue an FSAR the OTC Bridge card because of possible disagreements with the client. Issuing a Bridge card to an

FSAR is only suggested in emergency situations (for example, the FSAR has lost the Bridge card and needs to immediately shop for an individual who is unable to shop).

You cannot issue an FSAR the OTC Bridge card the same day a case is opened in Bridges.

## PERSONAL IDENTIFICATION NUMBER (PIN)

The PIN is a four-digit code which identifies the user to the EBT vendor. Anyone with access to both the PIN and Bridge card has access to the recipient's benefits. Clients should be advised to keep the PIN a secret, memorize it, and not write the number on the card. The clients must enter the PIN each time they use an automated teller machine (ATM) or point-of-sale (POS) device. When the PIN is entered, four stars will show on the screen instead of numbers to prevent anyone from seeing the clients' PIN.

## PIN Selection/ Change

When clients receive their initial Bridge card from ACS via the mail, they must call the Interactive Voice Response Unit (IVRU) to select a PIN. Recipients may select/change their PIN at any time by calling the IVRU at **1(888) 678-8914**. Clients may also use the POS device in the local fiscal office.

## PIN Lock/Reset

Clients have four consecutive attempts to enter the correct PIN. After the fourth incorrect attempt, clients are locked out and cannot use their Bridge card until 12:01 a.m. the next day. The client's card can be reset prior to 12:01 a.m. by contacting the Customer Service Representative (CSR) and providing the correct personal information.

## INTEGRATED VOICE RESPONSE UNIT

Clients contact the IVRU, by calling 1(888) 678-8914 from a touch-tone phone. The IVRU number is listed on the back of the Bridge card, and is available 24 hours a day, seven days a week. By calling the IVRU, the client will be able to:

- Select/change a PIN number.

**Customer Service  
Representatives**

- Obtain account balance(s).
- Hear the last 10 transactions.
- Obtain information on where and how to use their card.
- Obtain benefit(s) availability dates.

If clients have questions, or difficulties providing the information through the IVRU, they are transferred to a CSR for further assistance. Examples of services offered by CSR include:

- Procedures on how to select, change or reset a PIN.
- Explanations of why a card may not be working.
- Taking reports of lost/stolen/malfunctioning cards, and initiating processes to replace a card.
- Reviewing their account balance.
- Mailing a two-month account history statement to the caller's last known address.
- Deactivation of an FSAR's card.

**Note:** DHS staff should never call the IVRU/CSR for the client.

**BRIDGE CARD  
REPLACEMENT**

If the Bridge card is lost, stolen or damaged, the client, third-party payee/protective payee and/or the FSAR must immediately notify ACS by calling the IVRU. Any benefit loss that occurs prior to this notification is the client's responsibility and will not be replaced.

Once a Bridge card is reported as lost or stolen, ACS immediately deactivates the current card and will reissue a new one at the client's request. Replacement cards are mailed in an active status, retain their original PIN and will arrive within two to five calendar days. The head of household or FSAR's card(s) are mailed to the head of household's address, and third-party/protective payee cards are mailed to the third-party/protective payee's address.

**Note:** It is the clients' responsibility to change their PIN if they believe the original PIN is thought to be compromised.

If cash and/or FAP benefits are accessed after clients contact ACS but before they actually deactivate the old card, the benefit replacement is the responsibility of ACS and not DHS.

DHS only replaces FAP benefits when food is destroyed in a domestic misfortune or disaster; see BAM 502, Food Destroyed in a Domestic Misfortune or Disaster.

### Local Office Replacement

Bridge cards can be replaced by the local office. To issue an OTC Bridge card; see Local Office Issued Bridge Card in this item.

**Note:** Fiscal office will not issue a replacement Bridge card to a FSAR that has a status reason of “statused by primary”. This status reason indicates the client no longer wants the FSAR to have access to their benefits.

### Replacement Fee

Clients may receive only one free Bridge card replacement during their lifetime. The client’s AR or third-party/protective payees may receive only one free Bridge card replacement as well.

Clients’ available benefits will be reduced to cover the cost of all subsequent replacement cards with no exceptions granted. Even if an error is made with the spelling of an AR or third-party/protective payee’s name and it is discovered on a future date, there is no way to reverse the charge or reimburse the client.

The available benefit reduction will vary based on whether the card is replaced by the EBT vendor (\$3.02) or by the local office (\$3.72).

**Example:** Sally has an AR, named Sam. Sam loses his card and receives the one free replacement AR card. If Sam loses the replacement card or Sally changes her AR, her available benefits will be reduced for any future AR cards.

**Note:** Sally is still eligible to receive one free replacement card for herself before her available benefits will be reduced to cover the cost of her replacement card.



**Benefit Reduction  
Process**

The EBT vendor determines if the entire replacement fee is available. If the entire fee is available in the client's cash account, the fee will be deducted from the available benefits. If not available, they will determine if the entire replacement fee is available in the client's FAP account.

If neither account has the entire replacement fee available, the fee will be deducted the next time an account has the available balance (starting with the cash account).

If the replacement fee is still not available after 365 days, the fee will be expired.

**BENEFIT ACCESS**

Clients and/or their FSAR's access benefits with their Bridge card and PIN at ATM's and at POS devices at retailers displaying the Quest® logo or sign. If the case closes, the cash or FAP benefits remaining on the Bridge card are still available to clients. They may continue to access these benefits in the account(s) until they are depleted or expunged; see Expungement in this item.

If the cash account balance contains enough to pay the transaction plus any applicable client fees, the account is debited for that amount; see Fees in this item. An approval message is sent back to the ATM/POS device where either the purchase is completed or cash is dispensed.

If the cash account does not have sufficient funds to cover the transaction, a denial message is sent back to the access device. Clients can then contact the IVRU for information regarding their account.

**Cash Benefits and  
Availability Dates**

FIP and SDA clients receive ongoing benefits, early payments and supplemental benefits less than \$1,000 in their EBT cash account. The ongoing semi-monthly cash assistance EBT deposits are available on the Warrant Date shown in the issuance deadline schedule in RFS 305. Supplements and early payments are available the day after authorized. Cash may be obtained only from a client's cash account.

**Exception:** Benefits on closed cases, early payments over \$1,000, supplements over \$1,000 and all replacement benefits are issued as warrants.

Clients can access benefits:

- At any ATM that accepts Quest® clients.
- At a check cashier displaying the Quest® sign/logo.
- By making a purchase at retailers who accept the Bridge card.
- Through a cash-only POS transaction at a retailer which allows that option.
- As cash back when making a purchase through a POS device located in a retail or merchant establishment that accepts the Quest® logo.

**Note:** The amount of cash back allowed depends on the retailer's policy. The client should ask the retailer before shopping.

## Fees

Clients are allowed four cash withdrawals per month from an ATM without transaction fees. However, every ATM transaction in excess of four per month will cost the client \$0.85 for each transaction. Such fees will be debited from their cash account balance at the time of the transaction. This will be an automatic debit; clients will not be informed of it prior to the transaction.

**Note:** Clients are not assessed a fee for accessing cash benefits with their Bridge card at a POS terminal.

## Surcharges

Unlike fees, an ATM/network surcharge is the charge for using a particular bank's ATM. Clients are given the option of paying the surcharge before their withdrawal. A question appears on the screen telling the client the cost of using that ATM. If clients do not want to pay the surcharge, they may decline by pressing cancel, and their Bridge card is returned. They can then access another ATM somewhere else with either a lesser surcharge or no surcharge at all.

**FAP Benefits and  
Availability Dates**

All FAP benefits are deposited into the client's EBT food account. New openings (including expedited issuances and supplements) are available to clients the day after the client information and benefit authorizations are authorized in Bridges.

Ongoing FAP benefits are available on the dates listed in RFS 305, and available on the same day of the month each month. The date depends on the last digit of the client's recipient (ID) number.

Clients access their FAP benefits:

- At any FNS-authorized POS retailer.
- Through the use of EBT paper vouchers issued by FNS authorized merchants and retail establishments for eligible food items when:
  - The FNS-certified merchant or retail establishment does not have technical equipment to process the EBT transaction of food benefits.
  - There has been a technical problem that has resulted in the malfunction of the EBT system.

**Note:** Fees are not charged for accessing FAP benefits.

**GROUP HOMES****Authorized  
Retailers**

Group homes approved as FNS-certified retailers are supplied with the necessary POS equipment for processing EBT transactions in the group homes. New group homes requesting to be FNS-certified must contact FNS to become an authorized retailer. Provide group homes with the address and phone number for the FNS Field Office based on their county; see RFT 261.

Group homes acting as FNS-certified retailers permit clients to exchange their benefit dollars for food by swiping their Bridge card through the home's POS device.

The Bridge card is swiped between the first and the 15th of the month to reduce the client's monthly FAP benefit by half. The group home's account is increased by the amount deducted from the client's account. A second transaction is done between the 16th and the last day of the month for the remaining balance, again debiting the client's account and crediting the group home's account.

### **Authorized Representatives**

Those homes that are not approved as authorized retailers may be an authorized representative for the clients in their homes. In these situations, an employee (such as the food buyer) of the group home is identified as the FSAR for the residents in the home. This person is authorized by the client and the facility to act as an FSAR, accessing only the client's FAP benefits at an FNS retailer location with a POS terminal; see BAM 110, AUTHORIZED REPRESENTATIVES.

## **LEAVING MICHIGAN**

### **Cash Assistance**

EBT clients who move out of state can still access the remaining benefits from their Michigan EBT accounts by using out-of-state ATMs displaying electronic benefit logo or stores displaying a Quest® sign/logo.

### **Food Assistance**

FAP clients who move out of state, can still access their remaining food benefits at participating food retailers.

**Note:** If on the last day of the month a FAP case has an out-of-state address on Bridges and the negative action extends into the following month, the system will not issue an ongoing monthly issuance for the closure month; see BAM 220, Adequate Notice.

## **EXPUNGEMENT**

Benefits in FAP or cash accounts that have not been accessed for 365 days will be expunged and not available to the client.

**Replacing  
Expunged Benefits****FIP and SDA**

See BAM 505, for replacing expunged cash benefits.

Unaccessed cash benefits which are entirely state funded, for example, SDA benefits and FIP benefits on certain cases will not be expunged. Instead, these benefits will be escheated; see BAM 505, DEFINITIONS, Escheated benefits.

**LEGAL BASE****FIP**

42 USC 604(g)

**FAP**

7 USC 2016(i)

7 CFR 274.12

Food and Nutrition Act of 2008

**MANUAL  
MAINTENANCE  
INSTRUCTIONS**